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TRANSMITTAL			Application Number		09/808,722		
OVERORM			Filing Date		March 14, 2001		
(JAN 1 3 2005 &)			First Named Inventor		Bennett et al.		
			Art Unit		3627		
(to be used for all the prespondence after initial filing)			Examiner Name		Rudy, And	rew J.	
Total Number of Pages in This Submission 11				Attorney Docket Number		OOB012	
ENCLOSURES (check all that apply)							
Fee Transmittal Fe	Fee Transmittal Form		Drawing(s)		After Allowance Communication to TC		
Fee Attached		Licensing-related Papers		Appeal Communication to Board			
Response To Non-Final Office Action		Petition		of Appeals and Interferences			
After Final		Petition to Convert to a Provisional Application		Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)			
Affidavits/declaration(s)		Power of Attorney, Revocation Change of Correspondence Address			Proprietary Information		
Extension of Time Request				Status Letter			
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm MACAndrews Held & Malloy, Ltd.							
Signature Konald Doubles							
Printed Name	Ronald H. Spuhler, Reg. No. 52,245						
Date January 10, 2005							
CERTIFICATE OF MAILING							
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on 01/10/2005.							
Name (Print/type)	Ronald H. Spuh	ler Å	• 0	Registration No. (Atto	rney/Age	nt)	52,245
Signature	Konalo	1 How	hll	凶		Date	01/10/2005



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THE UNITED STATES PATENT AND TRADEMARK OFFICE (Our Case No. OOB012)

In The Application Of: **CERTIFICATE OF MAILING** BENNETT ET AL. I hereby certify that this correspondence is being deposited with the United States Serial No.: 09/808,722 Postal Service as First Class Mail in an envelope addressed to: Commissioner Filed: March 14, 2001 for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on January 10, 2005. Examiner: RUDY, ANDREW J. Group Art Unit: 3627 By: C Christopher C. Winslade For: ONLINE PURCHASING SYSTEM Reg. No. 36,308 SUPPORTING LENDERS WITH AFFORDABILITY SCREENING Confirmation Number: 5520

RESPONSE TO NON-FINAL OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This paper responds to the Non-Final Office Action mailed October 8, 2004. The Applicants respectfully request reconsideration of the application and pending claims in light of the following amendments and remarks.